

Information to identify the case:

Debtor 1	<u>Larry J. Schultz</u>	Social Security number or ITIN	xxx-xx-0473
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joyce E. Schultz</u>	Social Security number or ITIN	xxx-xx-4090
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22532-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Larry J. Schultz

Joyce E. Schultz

8/5/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

For more information, see page 2 >

- ♦ debts for most taxes;
- ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ♦ some debts which the debtors did not properly list;
- ♦ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Larry J. Schultz
Joyce E. Schultz
Debtors

Case No. 17-22532-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

Total Noticed: 88

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Larry J. Schultz, Joyce E. Schultz, 129 Marble Drive, Canonsburg, PA 15317-5309
14647180	+ DNF Associates, LLC, 352 Sonwil Drive, Buffalo, NY 14225-5520
14647184	#+ Frontline Asset Strategies, LLC, 2700 Snelling Ave N., Saint Paul, MN 55113-1719
14647185	+ GMC Financial, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
14647190	+ Lendmark Financial Svcs, 198 W Chestnut Street, Washington, PA 15301-4423
14647197	++ PATENAUDE AND FELIX APC, 501 CORPORATE DR, SOUTHPOINTE CENTER SUITE 205, CANONSBURG PA 15317-8584 address filed with court:, Patenaude & Felix, APC, 213 East Main Street, Carnegie, PA 15106
14647198	+ PennyMac Loan Services, LLC, 27001 Agoura Road, Suite 350, Calabasas, CA 91301-5112
14647206	RGS Financial, PO Box 8582039, Richardson, TX 75085
14647203	+ Ravi Kant, M.D., 300 Old Pond Road, Suite 201, Bridgeville, PA 15017-1270
14647222	+ Van Ru Credit Corp., 1350 E Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
14647223	+ Verizon, P.O. Box 1548, Lynnwood, WA 98046-1548

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 06 2024 04:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2024 01:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 06 2024 04:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2024 01:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14652704	+ EDI: PHINAMERI.COM	Aug 06 2024 04:28:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183692, Arlington, TX 76096-3692
14647160	+ Email/Text: legal@arsnational.com	Aug 06 2024 01:54:00	ARS National Services Inc., PO Box 463023, Escondido, CA 92046-3023
14647161	+ EDI: ATTWIREBK.COM		

District/off: 0315-2

User: auto

Page 2 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

Total Noticed: 88

		Aug 06 2024 04:28:00	AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
14647159	^ MEBN	Aug 06 2024 00:33:12	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14647165	^ MEBN	Aug 06 2024 00:32:32	CBCS, P.O. Box 2589, Columbus, OH 43216-2589
14647172	Email/Text: correspondence@credit-control.com	Aug 06 2024 01:54:00	Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631
14703823	Email/PDF: bncnotices@becket-lee.com	Aug 06 2024 01:04:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14647163	+ Email/Text: bankruptcy@cavps.com	Aug 06 2024 01:55:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14647162	+ Email/Text: bankruptcy@cavps.com	Aug 06 2024 01:55:00	Cavalry Portfolio Services, P.O. Box 520, Valhalla, NY 10595-0520
14700629	+ Email/Text: bankruptcy@cavps.com	Aug 06 2024 01:55:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14647164	^ MEBN	Aug 06 2024 00:33:24	Cawley & Bergmann, LLC, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
14647167	+ EDI: WFNNB.COM	Aug 06 2024 04:28:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14647168	+ EDI: WFNNB.COM	Aug 06 2024 04:28:00	Comenity Bank/Lnbryant, PO Box 182789, Columbus, OH 43218-2789
14647169	+ EDI: WFNNB.COM	Aug 06 2024 04:28:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
14647170	+ EDI: WFNNB.COM	Aug 06 2024 04:28:00	Commenity Bank/Dress Barn, PO Box 182789, Columbus, OH 43218-2789
14647171	+ EDI: CCUSA.COM	Aug 06 2024 04:28:00	Credit Collections USA, 256 Greenbag Road, Suite 1, Morgantown, WV 26501-7158
14647173	EDI: CRFRSTNA.COM	Aug 06 2024 04:28:00	Credit First/ Firestone, PO Box 81410, Cleveland, OH 44181-0410
14647174	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 06 2024 01:03:48	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14647175	^ MEBN	Aug 06 2024 00:32:27	D&A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
14647177	EDI: DISCOVER	Aug 06 2024 04:28:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14647178	EDI: DISCOVER	Aug 06 2024 04:28:00	Discover Bank, 12 Reads Way, New Castle, DE 19720
14647192	EDI: CITICORP	Aug 06 2024 04:28:00	Macy's, PO Box 8118, Mason, OH 45040
14725021	EDI: Q3G.COM	Aug 06 2024 04:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14699925	EDI: IRS.COM	Aug 06 2024 04:28:00	Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14647176	+ EDI: DIRECTV.COM	Aug 06 2024 04:34:00	DirectTV, PO Box 5007, Carol Stream, IL 60197-5007
14723437	EDI: DIRECTV.COM	Aug 06 2024 04:34:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14651305	EDI: DISCOVER	Aug 06 2024 04:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

Page 3 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

Total Noticed: 88

14647182	Email/Text: collecadminbankruptcy@fnni.com	Aug 06 2024 01:54:00	FNB Omaha, 1620 Dodge Street, Omaha, NE 68197
14653205	Email/Text: collecadminbankruptcy@fnni.com	Aug 06 2024 01:54:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14647181	^ MEBN	Aug 06 2024 00:32:41	FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600
14647183	+ Email/Text: FSBank@franklinservice.com	Aug 06 2024 01:54:00	Franklin Collection Service, Inc., P.O. Box 3910, Tupelo, MS 38803-3910
14647186	+ EDI: SYNC	Aug 06 2024 04:28:00	JCPenney, c/o Synchrony Bank, P.O. Box 960090, Orlando, FL 32896-0090
14702268	EDI: JEFFERSONCAP.COM	Aug 06 2024 04:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14647187	EDI: JEFFERSONCAP.COM	Aug 06 2024 04:34:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
14647166	EDI: JPMORGANCHASE	Aug 06 2024 04:28:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
14647188	+ EDI: WFNNB.COM	Aug 06 2024 04:28:00	Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
14647189	Email/Text: PBNCFNotifications@peritussservices.com	Aug 06 2024 01:54:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14662733	Email/Text: bk@lendmarkfinancial.com	Aug 06 2024 01:54:00	Lendmark Financial Services LLC assignee Springlea, 2118 Usher Street, Covington, Georgia 30014
14647191	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2024 01:04:31	LVNV Funding, 15 South Main St., Greenville, SC 29601-2743
14699590	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2024 01:03:27	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14647193	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 06 2024 01:54:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
14647194	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 06 2024 01:54:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14714954	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 06 2024 01:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14647196	+ Email/Text: ngisupport@radiusgs.com	Aug 06 2024 01:54:00	Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
14647201	EDI: PRA.COM	Aug 06 2024 04:28:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
14647200	EDI: PRA.COM	Aug 06 2024 04:28:00	Portfolio Recovery Associates, POB 12914, Norfolk, VA 23541
14647912	+ EDI: PRA.COM	Aug 06 2024 04:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14655208	EDI: PENNDEPTREV	Aug 06 2024 04:34:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14655208	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2024 01:54:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14697372	+ Email/PDF: ebnotices@pnmac.com	Aug 06 2024 01:03:49	Pennymac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
14694083	EDI: Q3G.COM	Aug 06 2024 04:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA

District/off: 0315-2

User: auto

Page 4 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

Total Noticed: 88

			98083-0788
14647204	+ Email/Text: Supportservices@receivablesperformance.com	Aug 06 2024 01:55:00	Receivables Performance Management, 20816 44th Ave. W, Lynnwood, WA 98036-7744
14647205	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2024 01:03:24	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15030650	+ Email/Text: bncmail@w-legal.com	Aug 06 2024 01:54:00	SCOLOPAX LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14647209	Email/Text: amieg@stcol.com	Aug 06 2024 01:54:00	State Collection Service, PO Box 6250, Madison, WI 53716
14647210	+ EDI: SYNC	Aug 06 2024 04:28:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
14647211	+ EDI: SYNC	Aug 06 2024 04:28:00	SYNCB/Levin Furniture, PO Box 960061, Orlando, FL 32896-0061
14647212	+ EDI: SYNC	Aug 06 2024 04:28:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14647213	+ EDI: SYNC	Aug 06 2024 04:28:00	SYNCB/QVC, PO BOX 965005, Orlando, FL 32896-5005
14647207	+ Email/PDF: clerical@simmassociates.com	Aug 06 2024 01:03:34	Simm Associates, Inc., PO Box 7526, Newark, DE 19714-7526
14647214	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14647215	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738
14647216	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14647217	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank/HH Gregg, PO Box 960061, Orlando, FL 32896-0061
14647218	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank/JCPenney, PO Box 965007, Orlando, FL 32896-5007
14647219	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony Bank/Walmart, OI /bix 965024, Orlando, FL 32896-0001
14647220	+ EDI: SYNC	Aug 06 2024 04:28:00	Synchrony-Sam's Club, P.O. Box 965064, Orlando, FL 32896-5064
14726645	+ Email/Text: bncmail@w-legal.com	Aug 06 2024 01:55:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14647221	+ EDI: WTRRN BANK.COM	Aug 06 2024 04:28:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14686789	EDI: AIS.COM	Aug 06 2024 04:34:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14647224	Email/Text: bankruptcy.accounts@wakeassoc.com	Aug 06 2024 01:54:00	Wakefield & Associates, PO Box 50250, Knoxville, TN 37950
14647225	+ EDI: WFFC2	Aug 06 2024 04:28:00	Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
14701349	EDI: WFFC2	Aug 06 2024 04:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14663372	+ EDI: WFFC2	Aug 06 2024 04:28:00	Wells Fargo Bank, N.A. - Wells Fargo Auto Finance, 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14647226	+ EDI: WFFC2	Aug 06 2024 04:28:00	Wells Fargo Financial National Bank, CSCL

District/off: 0315-2

User: auto

Page 5 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

Total Noticed: 88

Dispute Team, MAC N8235-040, PO Box 14517,
Des Moines, IA 50306-3517

14647227 + Email/Text: pitbk@weltman.com

Aug 06 2024 01:54:00

Weltman, Weinberg & Reis, 1400 Koppers Bldg.,
436 Seventh Avenue, Pittsburgh, PA 15219-1842

TOTAL: 80

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennymac Loan Services, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14714974	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14647202	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
14647179	##+	Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391
14647195	##+	Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
14647199	##+	Pittsburgh Gastroenterology Associates, 1350 Locust Street, Suite 406, Pittsburgh, PA 15219-4738
14647208	##+	South Hills Endoscopy Center, 1350 Locust Street, Suite 406, Pittsburgh, PA 15219-4738

TOTAL: 1 Undeliverable, 4 Duplicate, 4 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Joint Debtor Joyce E. Schultz bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Larry J. Schultz bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Pennymac Loan Services LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 6 of 6

Date Rcvd: Aug 05, 2024

Form ID: 3180WH

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7